

**FORM OF LETTER OF AGREEMENT TO
CORRESPONDENT CREDIT AND PAYMENT AGREEMENT**

Date: _____

Federal Reserve Bank of St. Louis
Credit Risk Management
P.O. Box 442
St. Louis, MO 63166-0442

Attention:

In order to request advances from you through a correspondent and in order to make payments to you through a correspondent, we agree to the provisions of the Correspondent Credit and Payment Agreement, currently an ancillary agreement appended to your Operating Circular No. 10, effective October 15, 2006, as amended and supplemented from time to time thereafter. We designate

_____ as the
Correspondent under that agreement.

Name of depository institution

By: _____¹
Authorized signature

Name

Title

By: _____
Authorized signature

Name

Title

¹ The signatory or signatories should be authorized to sign documents on behalf of the Borrower as provided in the Authorizing Resolutions for Borrowers required by OC-10.

We agree to act as Correspondent for _____ and, as
(Name of depository institution)

such, to be bound by the provision of the Correspondent Credit and Payment Agreement, currently an ancillary agreement attached to your Operating Circular No. 10, effective October 15, 2006, as amended from time to time ("Correspondent Agreement"). Pursuant to paragraph 3.1 of the Correspondent Agreement, we are furnishing below a list of individuals to whom the Federal Reserve Bank of St. Louis may provide an advice of credit or debit entries made under the Correspondent Agreement. These individuals are also authorized to instruct the Reserve Bank not to debit our account or to reverse a debit in accordance with Paragraph 5 of the Correspondent Agreement. We may amend this list from time to time.

Name of Correspondent

By: _____
Authorized signature

Name

Title

Date

Individuals permitted to receive notification of credit or debit entries described in the Correspondent Credit and Payment Agreement and authorized to instruct the Reserve Bank not to debit the Correspondent Account or to reverse a debit:

Name	Title